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APHC010057472026

IN THE HIGH COURT OF ANDHRA PRADESH
AT AMARAVATI **[3332]**
(Special Original Jurisdiction)

TUESDAY, THE 7th DAY OF JULY 2026

PRESENT:THE HONOURABLE SRI JUSTICE RAVI CHEEMALAPATI

WRIT PETITION NO: 3444/2026

Between:

1. MORAMPUDI VENKATA KRISHNA KUMAR, S/O M.SATYANARAYANA AGED 36 Y, R/O H.NO.1-47/2, GHR COLONY, SHADNAGAR, MAHABUB NAGAR DISTRICT, TELANGANA (TS) - 509216.

...PETITIONER

AND

1. UNION OF INDIA, REPRESENTED BY ITS SECRETARY, MINISTRY OF HOME AFFAIRS, NORTH BLOCK, NEW DELHI, PIN - 110001.
2. RESERVE BANK OF INDIA, REPRESENTED BY ITS REGIONAL DIRECTOR, REGIONAL OFFICE, STALIN CENTRAL, D.NO.27-37-158, MG ROAD, GOVERNORPET, VIJAYAWADA, ANDHRA PRADESH - 520002.
3. THE INDUSIND BANK, REPRESENTED BY ITS BRANCH MANAGER, SARPAVARAM BRANCH, KAKINADA, IFSC CODE INDB0000295, D.NO.70-1-28/2, NAGAMALLI THOTA JN, NEAR HP PETROL PUMP PITHAPURAM ROAD, KAKINADA - 533003, ANDHRA PRADESH.
4. THE STATION HOUSE OFFICER, CYBER CRIME POLICE STATION, HYDERABAD CITY, LOCATED AT CENTRAL CRIME STATION BUILDING OLD COMMISSIONER OFFICE, BASEERBAGH, HYDERABAD, TELANGANA - 500 029.
5. THE STATION HOUSE OFFICER, ARARIA POLICE STATION, ARARIA DISTRICT, STATE OF BIHAR - 854311.

6. THE STATION HOUSE OFFICER, CYBER POLICE STATION, NAGPUR CITY, ADMINISTRATIVE BUILDING NO. 1,4TH FLOOR, CIVIL LINES, NAGPUR, STATE OF MAHARASHTRA - 440001.

...RESPONDENT(S):

Petition under Article 226 of the Constitution of India praying that in the circumstances stated in the affidavit filed therewith, the High Court may be pleased to issue a writ of mandamus or any other appropriate writ, order or direction - declaring the action of the respondents herein particularly respondent no.3 in debit-freezing the Bank Account Number - 159553339788, on Indusind Bank, Sarpavaram Branch, Kakinada, Branch IFSC Code INDB0000295 of the petitioner in its entirety not enabling the petitioner to operate the aforementioned account further - without following the manner of law as illegal, arbitrary, unjust, against the mandate of the law, principles of natural justice and violative of Articles 14, 19, 21 and 300-A of the Constitution of India and consequently directing the respondents particularly respondent no.3 to unfreeze the petitioners Bank Account Number - 159553339788, on Indusind Bank, Sarpavaram Branch, Kakinada, Branch IFSC Code INDB0000295 and permit the petitioner to operate the said account number by exercising lien on the disputed amount allegedly credited to the petitioners account and pass

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Petition under Section 151 CPC praying that in the circumstances stated in the affidavit filed in support of the petition, the High Court may be pleased to direct the respondents particularly respondent no.3 to unfreeze the Bank Account Number - 159553339788, on Indusind Bank, Sarpavaram Branch, Kakinada, Branch IFSC Code INDB0000295 of the petitioner and enable the petitioner to operate the aforementioned account by exercising lien on the disputed amount allegedly credited to the petitioners account pending disposal of the writ petition.

Counsel for the Petitioner:

1. MANDALIKA KAVYA SUDHA

Counsel for the Respondent(S):

1. HEMANTH KUMAR VENNA
2. SRIDHAR TUMMALAPUDI (CENTRAL GOVT COUNSEL)

ORDER

This writ petition is filed questioning the action of respondent no.3 in debit-freezing the Bank Account No.159553339788 of the petitioner in IndusInd Bank, Sarpavaram Branch, Kakinada in its entirety and not enabling the petitioner to operate the above account, without following the procedure contemplated under law.

2. Heard Ms.Mandalika Kavya Sudha, learned counsel for petitioner, Sri Sridhar Tummalapudi, learned Central Government Counsel and Sri Hemanth Kumar Venna, learned Standing Counsel for respondent bank.

3. Ms.Mandalika Kavya Sudha, learned counsel, while reiterating the contents of the writ affidavit would contend that as per the information provided by the respondent-Bank, the account of the petitioner has been debit-frozen following a 114-Request from Cyber Crime Reporting portal since the said account number was involved in three Online Financial Fraud complaints in three states, despite the fact that the petitioner is not an accused in any of the alleged cyber crimes nor had any acquaintance with any person involved in the alleged crimes and therefore, blanket freezing of the account of the petitioner in its entirety without there being any direction/ requisition/intimation from the police or any authorities offends the right guaranteed under Article 300A of the Constitution and moreover even if there is any intimation/direction/requisition , the banket ought to have confined

debit-freezing of the account only to the extent of the disputed amount enabling the petitioner to deal with his account and transact beyond that limit. Accordingly, prayed to allow the petition.

4. Sri Hemanth Kumar Venna, learned Standing Counsel for bank, on counter, contended that based on the instructions received from the National Cyber Crime Reporting Portal (NCRP) with regard to Cyber complaints registered by police authorities in Maharashtra, Telangana, Bihar and Andhra Pradesh, the petitioner's account had been frozen and prayed to pass appropriate orders.

5. Perused the material available on record and considered the submissions made by learned counsel for the parties.

6. The petitioner's bank account was frozen as per the instructions received from the National Cyber Crime Reporting Portal (NCRP) with regard to Cyber Complaints registered by police authorities in Maharashtra, Telangana, Bihar and Andhra Pradesh. The total disputed amount is Rs.36,250.94 ps. Even according to the contents of the counter-affidavit, the petitioner is not an accused in any of the cyber crimes with regard to which the account was frozen.

7. It is fairly settled that debit freezes must be strictly confined to the disputed or suspected amount rather than blocking the entire account. Freezing an entire bank account is considered disproportionate, illegal, and a

violation of rights under Articles 19(1)(g) and 21 of the Constitution, as it paralyzes livelihoods and legitimate business operations. Therefore, this court is inclined to direct the bank to mark a lien only on the specific fraudulent/disputed amount while unfreezing the remainder of the account so as to enable the petitioner to operate it normally.

8. Accordingly, this writ petition is disposed of, directing the respondent bank to mark lien only on the specific disputed amount while unfreezing the remainder of the account of the petitioner. There shall be no order as to costs.

Pending miscellaneous petitions, if any, shall stand closed.

JUSTICE RAVI CHEEMALAPATI

7th July, 2026
RR

Whether the order is :

✓ ✓
Speaking Yes/No / Reasoned Yes/No
✓ ✓
Reportable Yes/No / Non-Reportable Yes/No